

John Fromson v. Concord General Mutual Insurance Company

Held August 19, 2014 – Docket No. INS-14-2078

Decision Issued: September 11, 2014

The named insured requested a hearing to contest the nonrenewal of a homeowners policy due to lack of road access to the property at times of the year. The company established that the road is not plowed during the winter, affecting the accessibility by emergency vehicles.

Held: For the company. 24-A M.R.S. § 3051 permits nonrenewal of this type of policy if the reason is in good faith and related to the insurability of the property. As the company established that the road is not maintained in the winter, thus affecting the ability of the fire department to respond to a fire and increasing the fire exposure covered by the policy. Accordingly, the nonrenewal action is permitted by the Maine Property Insurance Cancellation Control Act.